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## *Health Program Choices & Benefits*

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# HEALTH PROGRAM CHOICES & BENEFITS 2016

*for Non-Represented Employees*



## MEDICAL

Employees have the choice of the Sandia Total Health Plan administered by UnitedHealthcare (UHC), Blue Cross Blue Shield of New Mexico (BCBSNM) or Kaiser Permanente (California only). The Sandia Total Health Plan administered by UHC and BCBSNM are available to employees and their eligible dependents nationwide.

The Sandia Total Health BCBSNM plan includes the Sandia Health Partner Network (SHPN). The SHPN has richer benefit options, including reduced premiums (see the chart on this page).

If employees elect medical coverage within the first 30 calendar days of hire, they will be covered from their first day of employment. Medical coverage changes may be made annually during the Open Enrollment period, with changes effective Jan. 1 of the following calendar year. Employees contribute a portion of the monthly premium for all medical programs through payroll deductions.

## DENTAL

The Dental Care Program is administered by Delta Dental and is available to employees and eligible dependents. Coverage is provided at 100% for preventive care from network dentists, 80% for basic and restorative services, and 50% for major and orthodontic services (\$1,800 lifetime maximum per person). Participants pay a \$50 individual annual deductible (with a \$150 family maximum) for expenses other than preventive. The annual calendar maximum for all expenses is \$1,500 per participant (except orthodontic).

If employees elect dental coverage within the first 30 calendar days of hire, they will be covered from their first day of employment. Dental coverage changes may be made annually during the Open Enrollment period, with changes effective Jan. 1 of the following calendar year. Employees contribute a portion of the monthly premium for dental coverage through payroll deductions.

## VISION

The Vision Care Program is administered by Davis Vision. If employees elect vision coverage within the first 30 days of hire, they will be covered from their first day of employment. Vision coverage changes may be made annually during the Open Enrollment period, with changes effective Jan. 1 of the following calendar year. Employees contribute a portion of the monthly premiums for vision coverage through payroll deductions.

Employees and enrolled eligible dependents are covered for eye exams and lenses once every 12 months and frames once every 24 months.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

Employees are eligible for enrollment in a Healthcare FSA which allows payment for certain healthcare expenses and a Day Care FSA which allows payment for certain dependent care expenses, both on a pre-tax basis. Employees working in California are also eligible to enroll in a Transportation Spending Account (TSA) to cover work-related commuter expenses.

## PAID TIME OFF<sup>1</sup>

**Vacation** – Sandia offers generous paid vacation. Regular full-time employees earn vacation initially at a rate of 10 hours per month; at 10 years of service, 144 hours of eligibility on October 1 of each year with 12 hours accrued per month; at 15 years of service, 168 hours of eligibility on October 1 accrued at 14 hours per month; and at 20 years or more of service, 192 hours of eligibility on October 1 accrued at 16 hours per month. Vacation hours are accrued on a semi-monthly basis. A maximum of 240 hours can be accumulated in an employee's leave balance at any time.

**Holidays** – Employees receive 11 paid holidays: Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Winter Shutdown (6 days), and Sandia's observance of an Energy Conservation Day (date varies from year to year).

**Sickness Absence** – Full-time employees are eligible for up to 1,040 hours of sickness absence at full pay for illnesses and non-work related injuries.

## OTHER PAID TIME OFF<sup>1</sup>

Sandia offers the following additional options for paid time off (at the discretion of the employee's manager):

**Personal Absence** – Non-represented employees may charge up to 56 hours per fiscal year to take care of personal matters, including children's academic performance school meetings, new adoption/birth of a child, death in the immediate family, care of family member for serious illness or injury, attending a relative's funeral, and unplanned personal emergencies.

## MEDICAL PROGRAM PREMIUMS - Monthly Premiums Effective January 1, 2016

Sandia Total Health - UHC and Kaiser					Sandia Total Health - BCBSNM w/ SHPN			
Medical program and family coverage tier	Tier 1 ≤\$50,000	Tier 2 \$50,001-\$80,000	Tier 3 \$80,001-\$130,000	Tier 4 >\$130,000	Tier 1 ≤\$50,000	Tier 2 \$50,001-\$80,000	Tier 3 \$80,001-\$130,000	Tier 4 >\$130,000
Employee only	\$57	\$84	\$111	\$136	\$53	\$78	\$104	\$128
Employee + spouse	\$116	\$170	\$226	\$278	\$109	\$160	\$214	\$263
Employee + child(ren)	\$102	\$150	\$199	\$245	\$95	\$140	\$188	\$231
Employee, spouse, and child(ren)	\$165	\$242	\$320	\$393	\$155	\$227	\$304	\$373

Year-Round Student Interns enrolling in Sandia Total Health pay the Tier 1 rates.  
Your premium rate Tier is based on your salary as of January 1, 2016.

<sup>1</sup> These benefits vary by job classification

Dental Care Program Premiums	
Employee	\$9
Employee plus one	\$17
Employee plus two or more	\$26

Vision Care Program Premiums	
Employee	\$1.50
Employee plus one	\$3.00
Employee plus two or more	\$4.00

# HEALTH PROGRAM CHOICES & BENEFITS

## OTHER PAID TIME OFF<sup>1</sup> *Continued*

**Flextime** – Exempt employees who have accrued flextime may take compensatory time off with pay.

**Military Training** – Employees may charge 88 hours per fiscal year for military training.

**Miscellaneous** – Employees may charge for legally required activities, such as jury duty. Other civic-related activities, such as election duty or voting, may also qualify for paid time off.

## UNPAID LEAVE OF ABSENCE<sup>1</sup>

**Personal Leave** – To take care of urgent personal matters.

**Child Care Leave** – For child care after the birth, adoption or placement in foster care of a child.

**Educational Leave** – To pursue an advanced degree.

**Military Leave** – For service in uniformed military.

**Special Leave** – To perform an assignment with the government, another DOE contractor, or a university.

## DISABILITY PLANS

**Long-Term Disability** – Employees are automatically enrolled in Sandia's Long-Term Disability Plan starting their first day of employment. This plan pays up to 50% of an employee's base salary in the event of long-term disability due to an occupational or non-occupational illness or injury after exhausting sickness absence benefits or injury time. Sandia pays the entire cost of this plan. The plan provides for the possibility of continuation of pay, with benefits reduced by other sources of income (such as Social Security benefits).

**Long-Term Disability Plus** – Employees are eligible to enroll in the Long-Term Disability Plus Plan starting their first day of employment. This is an optional employee-paid plan that offers the convenience of payroll deductions. The additional benefit amounts (10% and 20%) are in addition to the 50% benefit provided by the company-paid Long-Term Disability Plan. No proof of insurability is required if the employee enrolls within the first 30 calendar days of hire.

To be eligible to receive benefits from this plan, the employee is subject to pre-existing condition limitations.

## SANDIA PAID LIFE INSURANCE

**Primary Group Term Life** – Sandia provides coverage equal to the employee's annual base pay plus eligible non-base earnings paid during the prior 12 months. Benefits are payable to employee-selected beneficiaries.

**Special Risk Accident** – Employees are eligible for \$50,000 payable for accidental death or disability due to job-related special risks. Special risks include air travel, other modes of travel outside the U.S. and certain designated job assignments, such as work with high explosives or radioactive material.

**Job Incurred Accidental Death** – Sandia provides coverage equal to twice the employee's annual pay, less Worker's Compensation settlements, for death resulting from a job-related accident (subject to a maximum of \$500,000).

## OPTIONAL EMPLOYEE-PAID INSURANCE

A number of optional employee-paid insurance coverages are also available to employees. These plans are offered at attractive group rates. No evidence of good health is required if the employee enrolls within a specified period. Eligible employees have 31 days to enroll starting on the first day you are an eligible employee and actively at work if you wish to be covered without having to produce evidence of good health. For qualifying events like marriage, birth, adoption, divorce, legal separation or annulments, death of a dependent or your dependent ceasing to qualify as a dependent you will have 31 days from the date of the change to make a request.

**Voluntary Term Life** – Life insurance equal to one to six times annual base pay plus eligible non-base earnings paid during the prior 12 months, rounded to the next higher \$1,000.

**Dependent Group Life** – Dependent Group Life coverage is available for your spouse or domestic partner up to \$50,000 and for your dependent children up to \$10,000.

**Voluntary Group Accident** – Accidental death and dismemberment insurance is available ranging from \$10,000 to \$500,000, in \$10,000 increments not to exceed an amount equal to 10 times base pay.

## RETIREMENT — 2 WAYS TO SAVE

**401(k) Savings Plan** – Employees may elect to contribute 2% to 75% of their eligible pay, subject to IRS limitations, on a pre-tax, after-tax or Roth 401(k) basis. Sandia will match 2/3 of the first 6% of the employee's contributions. Employee contributions and Sandia's 2/3 match contribution are vested immediately.

Service	Contribution
< 15 years	6% of eligible pay
15 or more years	7% of eligible pay

Sandia will automatically make an additional service-based contribution to employees' accounts, subject to a three-year vesting service requirement.

Employees may invest their account balances among multiple diverse investment options with access to 401(k) advice.

**Additional Retirement Benefits** – Employees who meet age and service requirements when they retire may elect to continue medical, dental and some life insurance coverage into retirement by paying the required premiums.

## CONTACTS & TOOLS

For more information on your health program choices & benefits, go to [hbe.sandia.gov](http://hbe.sandia.gov) or call (505) 844-HBES (4237).

### Introducing ASK ALEX!

Through a series of interactive questions, "Alex" identifies your unique situation and presents options and explanations for a variety of benefits, including medical, dental, vision, and FSA.

### Download HBE's New Mobile App - HBE Now!

HBE Now is available exclusively on [hbe.sandia.gov](http://hbe.sandia.gov)

From your smartphone, use your mobile browser to navigate to [hbe.sandia.gov](http://hbe.sandia.gov).

Don't forget to download a shortcut to your your home screen for easy access!

<sup>1</sup> These benefits vary by job classification.



The information provided in the Total Rewards are for non-represented employees. Due to union contract bargaining, please contact your Staffing Representative for more information on represented employee benefits. Effective 1/16 Sandia National Laboratories is a multi-program laboratory managed and operated by Sandia Corporation, a wholly owned subsidiary of Lockheed Martin Corporation, for the U.S. Department of Energy's National Nuclear Security Administration under contract DE-AC04-94AL85000. SAND 2013-10601P